

Interagency Loan Data Request

The **(Input your Department Name)** utilizes a computer-based examination platform known as ALERT (Automated Loan Examination Review Tool) to facilitate the loan portfolio review activity of safety and soundness examinations. ALERT allows examiners to perform certain portions of the loan portfolio review from their offices and expedites other aspects of the examination. The product also includes tools that allow examiners to perform more analyses than are possible during the typical loan review process.

To use this software package, loan trial information will need to be provided to us in electronic form. The information requested should be as of the close of business **(Date)**.

Please complete the following information and return it, along with the electronic loan file, by (Date), to:

(Name)

(Department)

(Federal Reserve Bank of _____)

(Street Address)

(City, State Zip)

Please Provide:

- **Balance Sheet or Loan System Reconciliation as of the loan data date:**
- **Code Mapping Lists:** If any fields contain codes, such as officer code, purpose code, collateral code, branch code, watch list ratings, etc., please provide a legend which relates the code with the correct value (e.g., 019=officer Jones, 415=finance residential construction, or 888=automobile). Submit in electronic form if available.
- **Institution Name:** _____
- **Loan Data as of:** _____
- **Data File Name:** _____
- **Point of Contact at Bank:** _____
- **Phone Number:** _____
- **Fax Number:** _____

REGLOANS.TXT**INTERAGENCY LOAN DATA REQUEST**

Please name the file in the form **NNNN YYYYMMDD Regloans.TXT**, where NNNN indicates a shortened name of the institution and YYYYMMDD indicates the as of date of the loan data in the file. If your system won't support long names, you should call the file "**regl~~ns~~X.txt**", where "X" is the file sequence number if multiple files were required to transfer the data. Please refer to the interagency Q&A for additional information on naming.

Please transfer data from your systems to the appropriate column. Fields you are unable to match should be left blank.

Special Instructions for the File:

The file format is fixed length, ANSI standard.

The null character is expressly forbidden.

The loan data file should contain rows for all loans with outstanding balances, including participations and all loans fully participated. The loan data file should not contain loans that are paid-off or otherwise closed.

The loan data file will normally contain all loans as identified above. However, when specifically requested by the Examiner in Charge, separate files containing specific portfolios (by loan type) may be required.

The loan data file should have 6 header rows as follows:

1. Bank Name - Your institution's name, e.g. the Bank Short name as found in the header of the UBPR.
2. Cert - Your institution's FDIC Certificate Number
3. Charter - Your institution's Charter Number
4. As-Of-Date - The as-of-date for the loan data in the file in YYYYMMDD format.
5. Record Count - The total number of detail records included in the file, does not include the header record count.
6. Report Name - The internal name of the report. Used by the vendor to identify which report is being run to produce the file.

The header rows may be of any length necessary, should contain only ASCII character codes 32 through 126, should be left justified with no leading spaces or zeroes, and should end with a carriage-return line-feed sequence (ASCII character codes 10 and 13). If the information for one of the first six rows is unavailable, enter "data not available" (without the quotations) and proceed to the next line with a carriage-return line-feed sequence.

Loan detail rows should begin on row 7 of the file and should NOT be preceded by a row of field-names.

Each row should contain the specified number of characters and should be terminated with a carriage-return

line-feed character sequence (ASCII character codes 10 and 13).

No data should follow the loan detail rows (i.e., do not include any type of footer information).

No end of file marker is necessary.

| | |
|---------------------|---|
| A/N Alphanumeric | <p>Only ASCII character codes 32 through 126.</p> <p>Alphanumeric fields should be left justified and padded (to the right) as necessary with spaces (ASCII character code 32). Do not use text delimiters. For example:</p> <p style="padding-left: 40px;">This → John Doe Not this → "John Doe"</p> <p>Certain alphanumeric fields may be restricted to a specific set of values (as indicated for given fields).</p> <p>Alphanumeric fields that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.</p> |
| N Numeric | <p>Only ASCII character codes 48 through 57 (i.e., the numerals 0 through 9), ASCII character code 46 (a period or decimal point), ASCII character code 32 (space), or in rare instances (please see note below) ASCII character code 45 (minus sign).</p> <p>Numeric fields should be right justified and padded (to the left) as necessary with leading spaces. Use no formatting (commas, etc.).</p> <p>Except in fields 35, 36, 48 and 80, numeric fields should always be positive values. Minus signs are an option in these four fields because the data they contain could routinely be positive <i>or</i> negative, making use of an absolute value problematic. We will also allow minus signs in field 22 since in some systems overpayments by borrowers on the final payment could push the note into a credit balance.</p> <p>Numeric fields may contain a decimal point; the Format field in the file description for each column will indicate the only format acceptable. If a column contains a decimal point, it will have a fixed number of decimal places (as indicated for given fields). If your system maintains decimal (floating-point) numbers to a greater number of decimal places than we request, your values should be rounded (NOT truncated) to the number of decimal places we have requested.</p> <p>Numeric fields that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.</p> |
| D Date | <p>Only ASCII character codes 48 through 57 (i.e., the numerals 0 through 9) and ASCII code 32 (space).</p> <p>Date fields should always contain 8 characters and be in year month day form (i.e., YYYYMMDD) with no additional formatting (i.e., no slashes or hyphens). Julian dates</p> |

| | |
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| | <p>must be converted. For example, the date July 1, 2001 should appear like:</p> <p>20010701</p> <p>Dates that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.</p> |
| Logic | <p>Only ASCII character code 78 (capital N – indicating NO or FALSE), ASCII character code 89 (capital Y – indicating YES or TRUE), or ASCII character code 32 (space).</p> <p>Logic fields that are not applicable, are unavailable, or that are null fields in your system should be provided as a space.</p> |

Interagency Loan Data Request

April 11, 2002, 2002

| Field # | Field Name | Description | Type | Width | Format |
|---------|------------------------|--|-------|-------|----------------|
| 01 | Borrower ID | Primary key identifier for the borrowing entity. This is the number used to uniquely identify the borrower, which may be the same as the CIF number. This field must be populated. | A/N | 34 | |
| 02 | Short Name | Obligor's abbreviated name. Individuals in order of last name, first name, middle initial. Businesses use truncated name. This field must be populated. | A/N | 30 | |
| 03 | Long Name | Obligor's full legal name. Format s/b first name, middle initial and last name. For businesses, use full legal name. This field must be populated. | A/N | 40 | |
| 04 | Address line 1 | Street address | A/N | 40 | |
| 05 | Address line 2 | Vendor defined | A/N | 40 | |
| 06 | Address line 3 | Vendor defined | A/N | 40 | |
| 07 | City | City in which the primary borrower has its main or head office. | A/N | 40 | |
| 08 | State | Post Office state code in which the primary borrower has its main or head office | A/N | 2 | |
| 09 | Zip Code | Zip code for the primary borrower's main or head office | A/N | 9 | |
| 10 | Taxpayer ID | Nine-digit code issued by the US Government (TIN). Individuals use social security number. | A/N | 9 | |
| 11 | Business Type | Borrower's North American Industry Classification System (NAICS) code or SIC code | A/N | 6 | |
| 12 | Relationship Name | Unique identifying name associating related borrowers. The group name is associated with a unique group ID or relationship number. Do not enter CIF numbers here. | A/N | 40 | |
| 13 | Relationship ID | Unique ID used to identify a group of related borrowers. | A/N | 34 | |
| 14 | Credit Score | Credit score (e.g. FICO or Beacon) obtained from a credit bureau that was used in the underwriting of the credit. If multiple bureau scores were used, provide the dominant score. | N | 3 | 999 |
| 15 | Stock symbol | Symbol used to identify primary borrower by NYSE, AMEX, or NASDAQ etc. | A/N | 8 | |
| 16 | Out-of-Territory | Indicator if the borrower's address or location is outside of the institution's market area. | Logic | 1 | Y/N |
| 17 | Insiders and Employees | If the data supports, report Regulation O defined insiders using "O" for executive officer, "D" for director, and "P" for principal shareholders. Additionally, if the data supports designate employees (those that are not executive officers) with "E". If the user or vendor data does not support this scheme, simply identify insider status with Y/N. | A/N | 1 | O/D/P/E or Y/N |
| 18 | Lending Division | The division or responsibility code responsible for the underwriting and/or monitoring of the borrower. | A/N | 10 | |
| 19 | Lending Officer | Code or name of loan officer responsible for the borrower relationship. | A/N | 20 | |
| 20 | Branch ID | Identity of the branch location where relationship is managed. | A/N | 10 | |
| 21 | Note number | Primary key identifier for each note. This field must be populated. | A/N | 34 | |
| 22 | Balance outstanding | Current outstanding principal balance of the note. This field must be populated. <i>In rare instances where the customer has overpaid the note and the bank is carrying a credit balance in this field, you may report the number as a negative balance with a minus sign in the first character position to the left of the highest-order digit. For instance, a credit balance of a negative \$3,456.95 should be reported as -3456.95.</i> | N | 15 | 9(12).99 |

Interagency Loan Data Request

April 11, 2002, 2002

| Field # | Field Name | Description | Type | Width | Format |
|---------|-------------------------------------|---|------|-------|----------|
| 23 | Undisbursed Commitment availability | Report the unused portions of commitments to make or purchase extensions of credit in the form of loans, participations, lease financing receivables or similar transactions. Include loan proceeds the bank is obligated to advance, such as loan draws, construction progress payments, seasonal advances under prearranged lines of credit, revolving credit facilities or similar transactions. Include the unused proceeds of commitments for which the bank has charged a commitment fee or otherwise has a legally binding commitment. This will many times be the unused portion of lines of credit, or the unfunded balance on a standby line of credit. | N | 15 | 9(12).99 |
| 24 | Original Amount | The original amount of the note. | N | 15 | 9(12).99 |
| 25 | Origination Date | Date the loan was originated. | D | 8 | YYYYMMDD |
| 26 | Last renewal date | The date the note was last renewed. | D | 8 | YYYYMMDD |
| 27 | Maturity Date | The date when full payment on the note is contractually due. | D | 8 | YYYYMMDD |
| 28 | Last extension date | The date the note's maturity was last extended. | D | 8 | YYYYMMDD |
| 29 | Number of renewals | The number of times the note has been renewed. | N | 3 | 999 |
| 30 | Number of extensions | The number of times the note's maturity date has been extended. | N | 3 | 999 |
| 31 | Note purpose | Description of what the proceeds will be used for. | A/N | 40 | |
| 32 | Collateral Code | The code associated with the collateral type (e.g. commercial real estate, 1-4 family mortgages, UCC filings, marketable securities, etc.). | A/N | 10 | |
| 33 | Interest Rate | The contractual rate of interest currently applied to this note. | N | 7 | .999999 |
| 34 | Interest Rate Index | Interest rate base index used when the note's rate varies with an index. | A/N | 20 | |
| 35 | Interest Rate Spread | The interest rate variance from the index rate charged on this note. Express in terms of a percentage. For example the premium of a note written a Prime + 2.25% would be expressed as 0.02250. <i>If the interest rate is determined by deducting from the index (i.e., prime minus 2.25%), then report the spread in this field as negative. The entry left of the decimal point should either be a space or a zero if this field is positive, or a minus sign if it is not. An example would be -.02250.</i> | N | 7 | 9.99999 |
| 36 | Interest earned not collected | Total amount of interest accrued and not yet received on a note/credit facility. <i>In the case of pre-paid interest (borrower has paid ahead), report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, a pre-paid balance of \$3,456.95 should be reported as -3456.95.</i> | N | 15 | 9(12).99 |
| 37 | Borrower's internal rating | The overall rating assigned to the borrower. If borrower ratings are not assigned, provide the note rating here. | A/N | 5 | |
| 38 | Borrower's rating date | Date the most recent internal rating was assigned to the borrower. | D | 8 | YYYYMMDD |
| 39 | Note risk rating | Bank's internal risk rating of the note's total outstanding balance. | A/N | 20 | |
| 40 | Note balance rated pass | Dollar amount of funded debt on the note rated pass by the bank. | N | 15 | 9(12).99 |
| 41 | Note balance rated special mention | Dollar amount of funded debt on the note rated the equivalent of special mention by bank. | N | 15 | 9(12).99 |
| 42 | Note balance rated substandard | Dollar amount of funded debt on the note rated the equivalent of substandard by the bank. | N | 15 | 9(12).99 |

Interagency Loan Data Request

April 11, 2002, 2002

| Field # | Field Name | Description | Type | Width | Format |
|---------|------------------------------------|---|-------|-------|----------|
| 43 | Note balance rated doubtful | Dollar amount of funded debt on the note rated the equivalent of doubtful by the bank. | N | 15 | 9(12).99 |
| 44 | Charge off amount | Amount of principal charged off this note. | N | 15 | 9(12).99 |
| 45 | Specific Reserve | Amount of specific reserve for loan losses on this note, which is not available to offset losses on any other loan. | N | 15 | 9(12).99 |
| 46 | Shared National Credit | Indicator if this note has been identified as qualifying for the SNC program. | Logic | 1 | Y/N |
| 47 | Guarantor | Name of the entity/person that guarantees the note. With multiple guarantors, give the primary one. | A/N | 40 | |
| 48 | Days Past Due | The number of days the note is past due on the date this report is produced. <i>If the customer has paid ahead and the bank's system reflects this as a negative past due in this field, report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, a note that's paid ahead 30 days would be reported as -30.</i> | N | 5 | 99999 |
| 49 | Interest paid-to date | The date to which interest payments are current. | D | 8 | YYYYMMDD |
| 50 | Nonaccrual | Indicator if the note has been placed on nonaccrual. | Logic | 1 | Y/N |
| 51 | Times Past Due 30-59 | Number of times the note has been past due 30 - 59 days since the origination date. | N | 3 | 999 |
| 52 | Times Past Due 60-89 | Number of times the note has been past due 60 - 89 days since the origination date. | N | 3 | 999 |
| 53 | Times Past Due 90+ | Number of times the note has been past due 90 days or more since the origination date. | N | 3 | 999 |
| 54 | Type | The type of loan as defined by the vendor or user. For example Comm'l, RE, CRE I/L, RC. | A/N | 20 | |
| 55 | FFIEC Code | The code or Call Report line number used by the vendor or user to categorize loans for the Report of Condition Schedule RC-C. | A/N | 10 | |
| 56 | Participation indicator | Indicator if the loan was purchased or sold. Enter a 'P' if it was purchased, 'S' if all or a portion is sold. | A/N | 1 | P/S |
| 57 | Amount Sold | The current balance of the amount sold. | N | 15 | 9(12).99 |
| 58 | Participation Sold Original Amount | The original amount of this note that was sold. | N | 15 | 9(12).99 |
| 59 | Collateral description | The narrative description of the collateral. | A/N | 50 | |
| 60 | Loan for sale | Indicator that the note is accounted for under the held-for-sale category. | Logic | 1 | Y/N |
| 61 | Next due date | The date the next payment, principal or interest, is due. For delinquent loans, this will be in the past. | D | 8 | YYYYMMDD |
| 62 | Payment frequency | How often payments are contractually required (monthly, quarterly, annually, bullet, etc.). | A/N | 10 | |
| 63 | Variable Rate | Indicator if note's interest rate is adjustable, floating, or variable. | Logic | 1 | Y/N |
| 64 | Periodic Interest Rate Cap | The maximum change allowed to the interest rate at each re-pricing opportunity. | N | 7 | .999999 |
| 65 | Interest Rate Reset Interval | The time between periodic reset dates for variable or adjustable rate loans expressed in days. For instance, a note that adjusts weekly would have a "7" in this field, variable-rate notes adjusting monthly a "30" and so on. | N | 4 | 9999 |
| 66 | Lifetime Interest Rate Cap | The maximum rate the note can reach over its contractual term. | N | 7 | .999999 |
| 67 | Troubled Debt Restructured | Indicator if the note is considered to be a troubled debt restructure. | Logic | 1 | Y/N |

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April 11, 2002, 2002

| Field # | Field Name | Description | Type | Width | Format |
|---------|--------------------------------------|--|-------|-------|----------|
| 68 | Amortizing/Non-amortizing status | Indicate if the note is amortizing with a 'Y'. Indicator should be an "N" for notes where payments have been suspended. | Logic | 1 | Y/N |
| 69 | Payment amount | Amount of regularly scheduled payment. | N | 15 | 9(12).99 |
| 70 | Last Payment Date | Date the last payment was made. | D | 8 | YYYYMMDD |
| 71 | Capitalized Interest | The amount of interest added to the note's principal balance. | N | 15 | 9(12).99 |
| 72 | Number of payments in contract | The contractual number of payments required by the note. | N | 3 | 999 |
| 73 | Collateral Value | The dollar value the bank ascribes to all collateral securing this note. | N | 15 | 9(12).99 |
| 74 | Collateral Valuation/Appraisal Date | Date collateral was last appraised or valued. | D | 8 | YYYYMMDD |
| 75 | Lien Status | The priority lien held by this bank (e.g., 1st lien, 2nd lien, etc.). | A/N | 20 | |
| 76 | Block Numbering Area or Census Tract | Block Numbering Area or census tract where the collateral is located. | A/N | 6 | |
| 77 | MSA Code | The Metropolitan Statistical Area where the collateral is located. | A/N | 6 | |
| 78 | Dealer Code | The code identifying loans accepted from auto, mobile home, or other sales agents. | A/N | 20 | |
| 79 | Dealer Reserve Balance | The dealer reserve against this note. | N | 15 | 9(12).99 |
| 80 | Escrow Balance | The amount currently held in escrow for payment to third parties, such as insurance and real estate taxes. <i>In the case of a negative escrow balance, report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, an escrow of a negative \$3,456.95 should be reported as -3456.95.</i> | N | 15 | 9(12).99 |
| 81 | Co-maker\Joint-maker | The name of the co-maker(s) or joint maker(s) whose signature(s) appears on the promissory note or loan agreement. Identify first one where there are multiple co-makers. | A/N | 40 | |
| 82 | Late Charges | Late charges currently due and unpaid. | N | 15 | 9(12).99 |